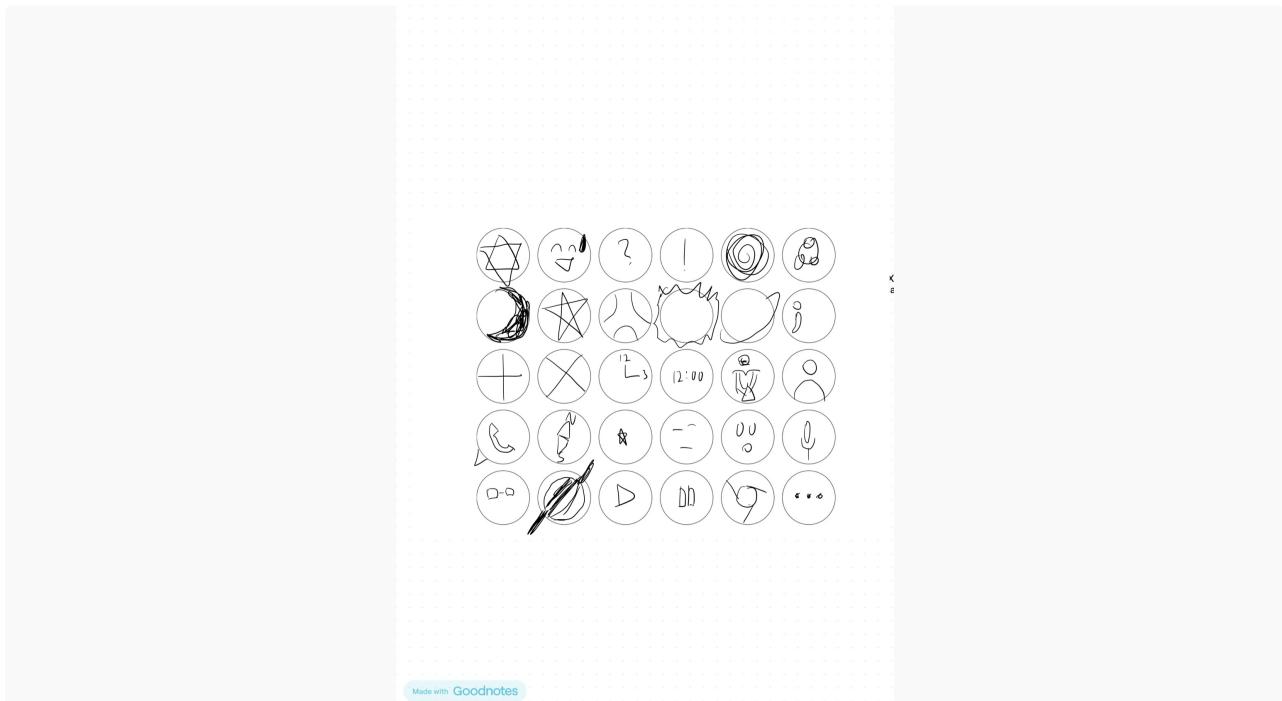


Prototyping Practice: 30 Circles + My Future Personal Wallet in Hong Kong

30 Circles exercise



1. Prototype of My Future Personal Wallet

Assumptions about Hong Kong in 5 Years

- Hong Kong will further evolve into a fully digital society.
- Digital payments (Octopus, FPS, credit/debit, and popular e-wallets) are seamlessly embedded into wearable devices.
- Government and institutional IDs (HKID, student cards, medical records) become securely digital, with physical versions as backups.
- The **Home Return Permit (回鄉證 / Mainland Travel Permit for Hong Kong and Macau Residents)** continues to exist as a travel/entry document and available as a QR code that can be scanned to go through the immigration.
- Physical cash usage diminishes and remains unnecessary since the law requires all vendors to support minimum ePayment.
- Smartwatches or equivalent wearables become as essential to everyday life as smartphones, offering constant connectivity and functionality.

Prototype Vision

Rather than a physical wallet in my pocket, my future wallet becomes a **smartwatch that fully embodies the wallet's functions**.

- **Payments:** Integrated support for Octopus, FPS, credit/debit, with an offline fallback mode (similar to a stored-value card).

- **Identification & Credentials:** Digital HKID, HKUST student card, and (where possible) a digital version or support for the Home Return Permit (回鄉證). Physical backup via a strap slot if needed.
- **Access & Transit:** Automatic unlocking of gates (transport, campus, dorm) and seamless transit payments.
- **Personal & Sentimental Items:** Digital gallery for sticker photos, collectible cards, and memory snapshots. A small physical compartment for one or two tangible keepsakes if desired.
- **Health & Emergency Use:** Medical ID linked to eHealth data; real-time health monitoring (e.g. heart rate, vitals) that can be shared in emergencies.
- **Power & Reliability:** Self-powered via **solar / kinetic energy harvesting**, minimizing reliance on battery charging.
- **Security & Recovery:** Biometric authentication (e.g. fingerprint, heartbeat pattern). Cloud backup and recovery in case the device is lost or damaged.

This hybrid device bridges **utility, identity, emotion, and resilience**, transcending the old notion of what a wallet is.

2. Point of View (POV)

User (Profile):

A university student in Hong Kong, living in a future where smartwatches are as indispensable as smartphones. I rely heavily on digital infrastructure for daily life — transit, payments, identification, access — and expect my technology to be always-on, secure, and personalized.

Need:

I need an upgrade from the traditional physical wallet that:

- Replicates and improves upon all the functions of a physical wallet (payments, IDs, carrying personal items).
- Offers new capabilities possible through a wearable device (health data, automatic environment interaction, recovery).
- Maintains robustness in offline or emergency conditions (payment fallback, physical backup).
- Preserves space for emotional, sentimental expression.

Insight:

In the future, **the wallet is no longer a passive object you carry — it's a wearable companion that actively participates in your life.**

- **Functional & proactive:** It handles transactions, identification, access, and even environment-aware actions (e.g. auto-check-in, door unlocking).
- **Forever-on & secure:** Because it's on your body and protected by biometrics, it's harder to lose or misuse.
- **Self-sustaining:** Energy harvesting ensures it never "dies" from a lack of battery, as smartwatches can be optimized to be power-efficient unlike smartphones.

- **Emotionally meaningful:** It allows me to carry memories and artifacts digitally, blending practical utility with personal identity.
- **Redefining the wallet:** This device doesn't just replace the wallet — it transforms its core meaning, from static container to dynamic, living interface between me and the world.

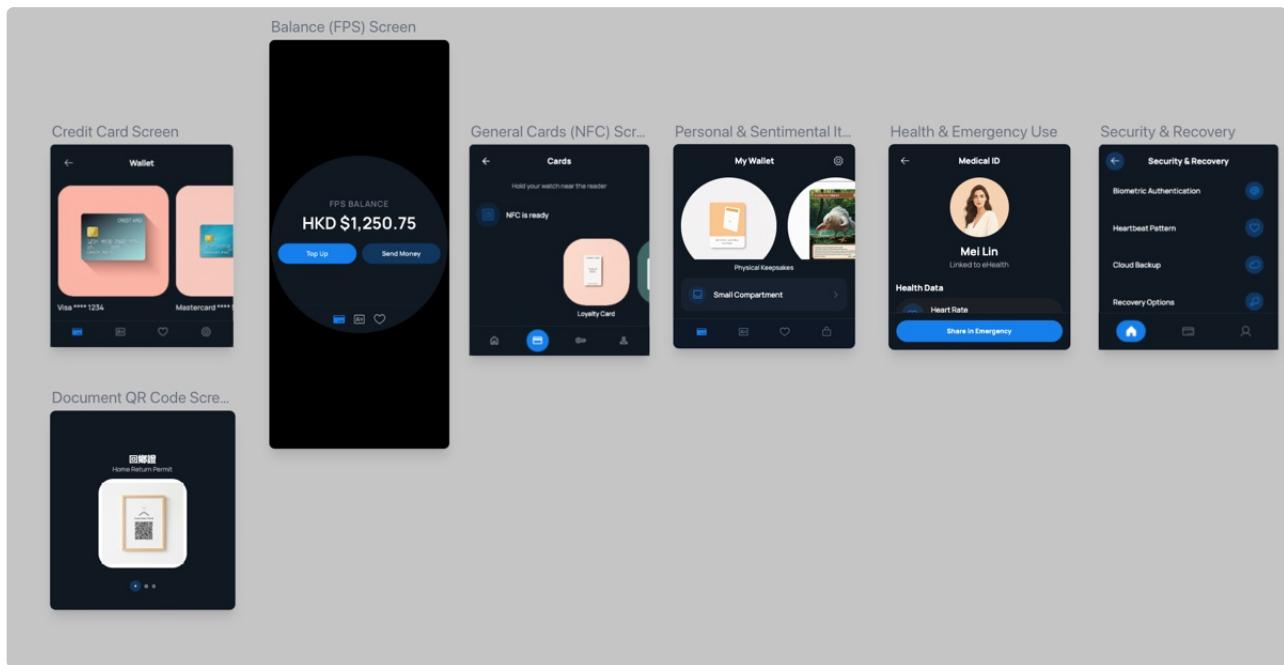
Tagline / Insight Summarized:

"In the future, the wallet is not in my pocket — it's on my wrist, alive, secure, expressive, and always ready."

Paper Prototype

Made with Stitch (former Galileo.ai) and google Gemini Imagen.

Smart watch wallet app



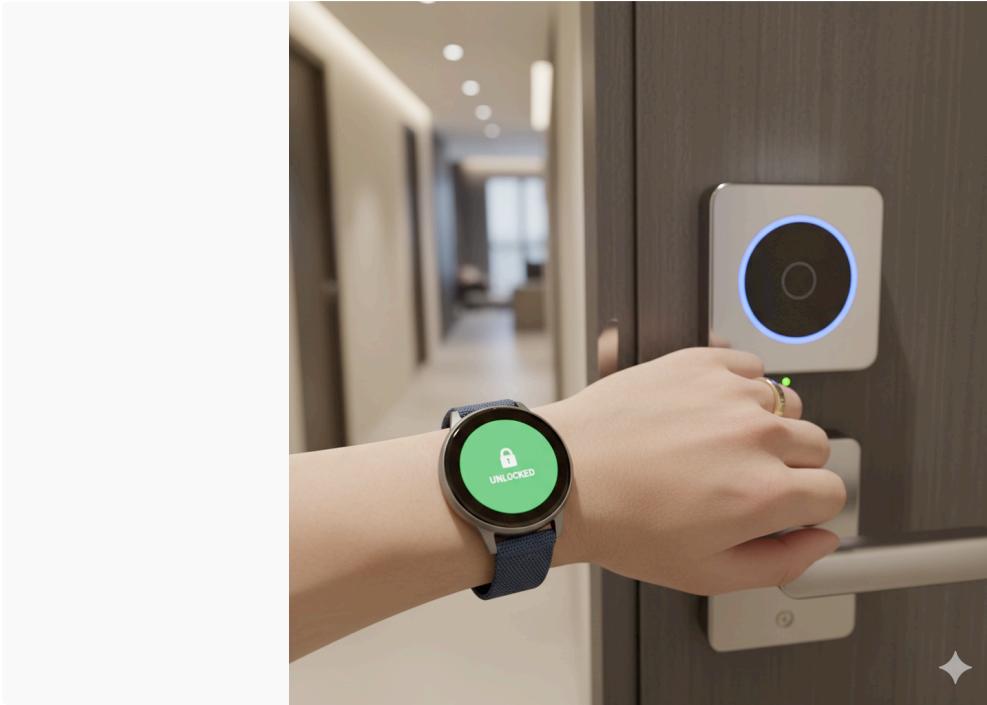
Here's a description of each Wear OS wallet screen, explaining their purpose and how they would be used:

- **Credit Card Screen:** This screen would be the primary interface for making digital payments with your credit cards. You would see a stack of your credit cards, optimized for the circular Wear OS display, allowing you to easily swipe left or right to select the desired card. Once a card is selected, it would be ready for NFC tap-to-pay, serving as a quick and convenient way to pay on the go without pulling out your physical wallet or phone.

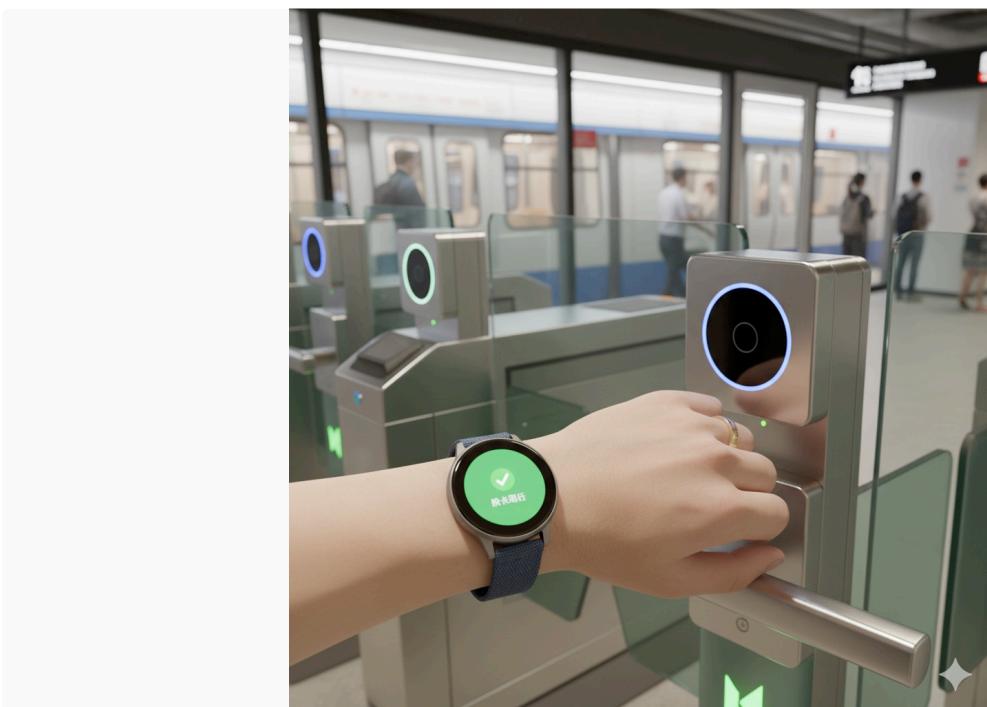
- **Balance (FPS) Screen:** This screen provides an at-a-glance view of your Faster Payment System (FPS) balance. The design prioritizes readability, showing your current balance prominently in the center of the circular display. Below the balance, you might find compact, easy-to-tap buttons for quick actions like "Top Up" (to add funds to your FPS account) or "Send Money" (to initiate a transfer to another FPS user), making small transactions seamless directly from your wrist.
- **General Cards (NFC) Screen:** This screen acts as a digital hub for all your non-payment cards that can be emulated via NFC, such as loyalty cards, student ID cards, or gym memberships. You would navigate through a list or carousel of these cards. When a card is selected, an animated NFC icon would appear, indicating that the watch is ready to emulate the card for tap-to-access or tap-to-redeem purposes, eliminating the need to carry multiple physical cards.
- **Personal & Sentimental Items:** This screen offers a digital space for your cherished memories and personal mementos. It would feature a circular photo carousel or a grid, allowing you to swipe through digital versions of sticker photos, collectible cards, or other memory snapshots. The design also subtly incorporates a visual representation or a prompt that reminds you of, or guides you to, a small physical compartment on your wearable device where you might keep one or two tangible keepsakes.
- **Health & Emergency Use:** This screen is designed for quick access to vital health information in emergencies. It prominently displays your Medical ID, linked to your eHealth data, and real-time health monitoring metrics like heart rate or blood pressure, presented in a clear, circular layout. Crucially, there would be easily accessible, prominent options to share this data with emergency services or designated contacts with a simple tap, providing critical information when you might be unable to communicate verbally.
- **Security & Recovery:** This screen focuses on safeguarding your digital wallet and data. It would feature clear indicators for biometric authentication methods, such as fingerprint verification (if your Wear OS device supports it) or even a heartbeat pattern verification for added security. Prominent buttons or icons would also be available for initiating cloud backup of your wallet data or starting a recovery process in case your device is lost, stolen, or damaged, ensuring your digital assets are always protected.
- **Document QR Code Screen:** This screen is specifically for displaying QR codes for various official documents, such as your Home Return Permit, for quick scanning at checkpoints or for identification purposes. The screen would feature a large, scannable QR code in the center of the circular display, optimized for quick presentation and scanning. Below or around the QR code, there would be clear labeling of the document it represents, along with a subtle option to easily switch between different document QR codes you might have stored.

Scenarios

- A close-up of a Pixel Watch user's wrist, with the watch face displaying an "Unlocked" message as a door lock mechanism on a modern apartment door clicks open.



- A person's wrist with a Pixel Watch tapping a turnstile scanner at a modern transit station in Hong Kong, showing "Tap & Go" or a similar success message on the watch face.



- A user extending their wrist with a Pixel Watch towards a modern POS terminal at a cashier, with the watch displaying a successful payment confirmation and the terminal indicating an NFC transaction.



- A close-up of a Pixel Watch displaying a dynamic QR code for payment, being scanned by a payment terminal or a vendor's smartphone at a bustling market stall or small shop.



- A person's hand holding up a Pixel Watch, with its screen displaying a vibrant photo from a digital gallery, perhaps a cherished memory or a sticker photo, in a cozy, personal setting.



- A person's wrist with a Pixel Watch displaying a QR code, held up to the scanner of a modern ATM in Hong Kong, with the ATM screen showing options for a QR code transaction.

